

**SNAPSHOT of HOME Program Performance--As of 03/31/10**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ):

State:

PJ's Total HOME Allocation Received:

PJ's Size Grouping\*:

PJ Since (FY):

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:				PJs in State:	6		
% of Funds Committed	96.26 %	91.16 %	2	92.07 %	82	86	
% of Funds Disbursed	93.13 %	87.04 %	2	84.14 %	90	92	
Leveraging Ratio for Rental Activities	17.93	10.9	1	4.79	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	87.60 %	97.00 %	6	81.45 %	28	34	
% of Completed CHDO Disbursements to All CHDO Reservations***	75.06 %	82.41 %	5	69.74 %	48	51	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	89.58 %	88.25 %	3	80.97 %	60	67	
% of 0-30% AMI Renters to All Renters***	68.75 %	56.40 %	1	45.50 %	80	84	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	100.00 %	99.81 %	1	95.55 %	100	100	
Overall Ranking:			In State:	3 / 6	Nationally:	87	90
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$18,230	\$30,103		\$26,831	96 Units	12.20 %	
Homebuyer Unit	\$20,776	\$12,747		\$15,029	132 Units	16.80 %	
Homeowner-Rehab Unit	\$12,418	\$13,062		\$20,806	392 Units	49.80 %	
TBRA Unit	\$2,444	\$2,145		\$3,228	167 Units	21.20 %	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (214 PJs)

C = PJ's Annual Allocation is less than \$1 million (283 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Duluth MN

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$123,625	\$121,294	\$16,841
<b>State:*</b>	\$79,532	\$114,543	\$6,203
<b>National:**</b>	\$96,090	\$75,663	\$23,585

**CHDO Operating Expenses:**  
(% of allocation)

<b>PJ:</b>	<span style="border: 1px solid black; padding: 2px;">3.0</span> %
<b>National Avg:</b>	<span style="border: 1px solid black; padding: 2px;">1.2</span> %

**R.S. Means Cost Index:** 1.09

	Rental %	Homebuyer %	Homeowner %	TBRA %		Rental %	Homebuyer %	Homeowner %	TBRA %
<b>RACE:</b>					<b>HOUSEHOLD TYPE:</b>				
White:	<span style="border: 1px solid black; padding: 2px;">56.3</span>	<span style="border: 1px solid black; padding: 2px;">81.1</span>	<span style="border: 1px solid black; padding: 2px;">94.1</span>	<span style="border: 1px solid black; padding: 2px;">47.7</span>	Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">59.4</span>	<span style="border: 1px solid black; padding: 2px;">20.5</span>	<span style="border: 1px solid black; padding: 2px;">24.5</span>	<span style="border: 1px solid black; padding: 2px;">44.6</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">13.5</span>	<span style="border: 1px solid black; padding: 2px;">6.1</span>	<span style="border: 1px solid black; padding: 2px;">2.6</span>	<span style="border: 1px solid black; padding: 2px;">40.0</span>	Elderly:	<span style="border: 1px solid black; padding: 2px;">13.5</span>	<span style="border: 1px solid black; padding: 2px;">3.0</span>	<span style="border: 1px solid black; padding: 2px;">26.0</span>	<span style="border: 1px solid black; padding: 2px;">9.2</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">26.0</span>	<span style="border: 1px solid black; padding: 2px;">40.9</span>	<span style="border: 1px solid black; padding: 2px;">26.0</span>	<span style="border: 1px solid black; padding: 2px;">23.1</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">26.0</span>	<span style="border: 1px solid black; padding: 2px;">5.3</span>	<span style="border: 1px solid black; padding: 2px;">1.8</span>	<span style="border: 1px solid black; padding: 2px;">7.7</span>	Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">28.0</span>	<span style="border: 1px solid black; padding: 2px;">17.9</span>	<span style="border: 1px solid black; padding: 2px;">20.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	Other:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">7.6</span>	<span style="border: 1px solid black; padding: 2px;">3.8</span>	<span style="border: 1px solid black; padding: 2px;">3.1</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">3.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.5</span>					
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">1.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">0.8</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
<b>ETHNICITY:</b>									
Hispanic	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">2.3</span>	<span style="border: 1px solid black; padding: 2px;">0.5</span>	<span style="border: 1px solid black; padding: 2px;">3.1</span>					
<b>HOUSEHOLD SIZE:</b>					<b>SUPPLEMENTAL RENTAL ASSISTANCE:</b>				
1 Person:	<span style="border: 1px solid black; padding: 2px;">63.5</span>	<span style="border: 1px solid black; padding: 2px;">18.9</span>	<span style="border: 1px solid black; padding: 2px;">39.5</span>	<span style="border: 1px solid black; padding: 2px;">46.2</span>	Section 8:	<span style="border: 1px solid black; padding: 2px;">29.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span> <sup>#</sup>		
2 Persons:	<span style="border: 1px solid black; padding: 2px;">13.5</span>	<span style="border: 1px solid black; padding: 2px;">30.3</span>	<span style="border: 1px solid black; padding: 2px;">25.5</span>	<span style="border: 1px solid black; padding: 2px;">16.9</span>	HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">0.0</span>			
3 Persons:	<span style="border: 1px solid black; padding: 2px;">13.5</span>	<span style="border: 1px solid black; padding: 2px;">22.0</span>	<span style="border: 1px solid black; padding: 2px;">16.1</span>	<span style="border: 1px solid black; padding: 2px;">12.3</span>	Other:	<span style="border: 1px solid black; padding: 2px;">42.7</span>			
4 Persons:	<span style="border: 1px solid black; padding: 2px;">5.2</span>	<span style="border: 1px solid black; padding: 2px;">17.4</span>	<span style="border: 1px solid black; padding: 2px;">9.9</span>	<span style="border: 1px solid black; padding: 2px;">12.3</span>	No Assistance:	<span style="border: 1px solid black; padding: 2px;">28.1</span>			
5 Persons:	<span style="border: 1px solid black; padding: 2px;">2.1</span>	<span style="border: 1px solid black; padding: 2px;">6.8</span>	<span style="border: 1px solid black; padding: 2px;">6.1</span>	<span style="border: 1px solid black; padding: 2px;">12.3</span>					
6 Persons:	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">3.0</span>	<span style="border: 1px solid black; padding: 2px;">2.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
7 Persons:	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">1.5</span>	<span style="border: 1px solid black; padding: 2px;">0.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
					<b># of Section 504 Compliant Units / Completed Units Since 2001</b>				<span style="border: 1px solid black; padding: 2px;">37</span>

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Duluth State: MN Group Rank: 87  
 (Percentile)  
 State Rank: 3 / 6 PJs Overall Rank: 90  
 (Percentile)  
 Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 75.25%	<b>87.6</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 50.43%	<b>75.06</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>89.58</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 91.30%	<b>100</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.340	<b>0.76</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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